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COVER: See *A Rowboat on the Ceiling*, pg.10. Photo: Pete Lawrence Photography

HOME Front



Photo: Pete Lawrence Photography

For many of our readers, this is the time of year to get back into the routine, with kids returning to school and our vacation time behind us. It's also a great time to think of our homes – from easy upgrades to major changes – as the days get shorter and cooler.

If you're thinking of renovations, we've got some great advice from an expert (p. 21). Want some easy, yet dramatic, ideas? Try a simple-to-install countertop (p. 55), or make a statement with a new door (p. 17). How about giving your home a "brain"? You'll see what I mean when you read what smart homes can now do (p. 51)! Just don't do any "renos" to City property; that tree has rights (p. 8).

If you're looking for inspiration, read our HOME story about the thinking behind a fantastic cottage in Candle Lake (p. 10).

HOME magazine isn't just about structure and furnishings, though, as our loyal readers know. The change you might want to make this fall is in how your family shares the home duties. Even very young children can help, as we explain on page 40.

This issue focuses on buying a new home, with a whole new approach to the show home experience (p. 34). We also look at the pros and cons of buying property as an investment (p. 30).

We haven't forgotten our gardening friends, either. In fact, we're encouraging you to not only think of

spring, but also plan – and plant – for it. Check out suggestions for bulbs (p. 26) that will be the first to appear in your garden next year.

Along with gardening and landscaping tips, one of our most popular regular features is HOMETown Reflections, and you'll see why when you turn to page 45 and discover the "hidden history" of the University Bridge.

How do we decide on these stories for each issue? A major help is our Reader Panel (p. 6) and I thank them again for their contribution!

Before I let you get on with browsing through our Fall issue, may I ask for a penny or two? Actually, ten million pennies will do. That's the goal of Habitat for Humanity's latest fundraising effort (p. 58).

A penny for your thoughts, too. We always appreciate feedback from our readers. Thank you for your suggestions and comments – and thank you, too, for supporting our great local advertisers!

AMANDA SOULODRE
PUBLISHER

Got suggestions? Comments? Questions?
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HOME

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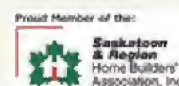
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Our Reader Panel: For Your HOME!



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Want to volunteer for the Winter 2012 Reader Panel?

Saskatoon HOME is proud to present our Fall 2012 Reader Panel – people from Saskatoon who helped us select the stories for this issue.

We are dedicated to Saskatoon content. There are lots of great things to write about – but which

subjects will most interest our readers? To help us make that decision, we first create a list of possible topics. We give them to our reader panel for their individual feedback and ranking, then compile the results to determine our final list.

You don't need any special skills to be on our panel, and the time required is minimal. The only qualification is your sincere opinion as a reader. Your single task will be to look at the story suggestions and rank them in order of your preference. 

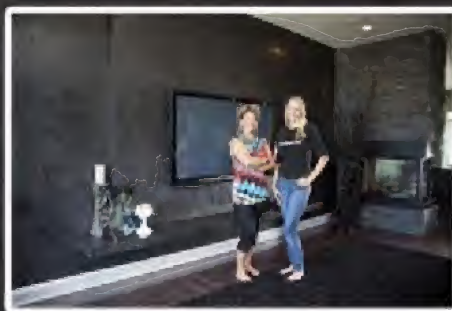
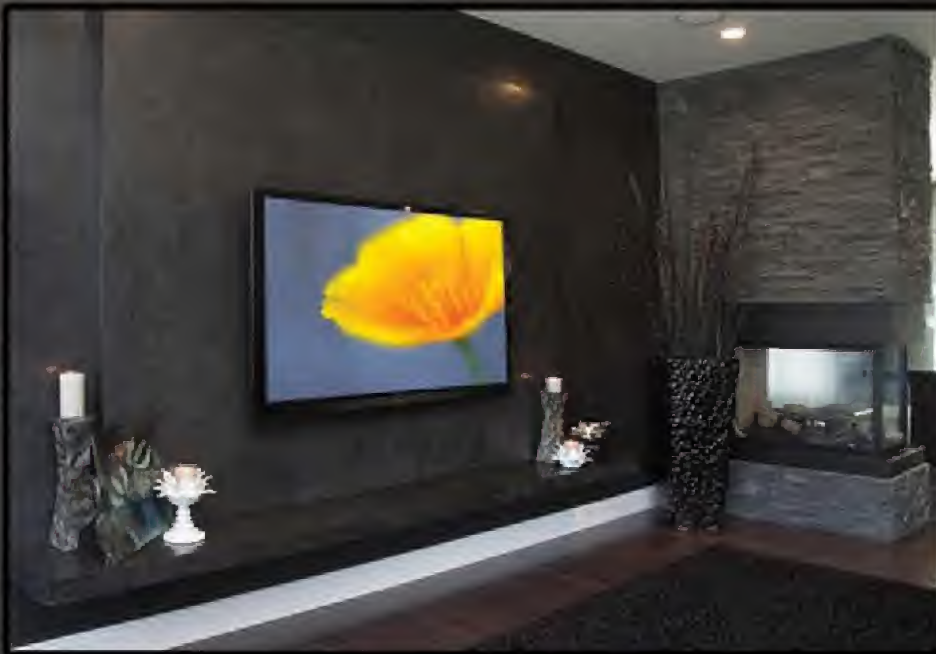
If you would like more information email info@saskatoon-home.ca with the subject line 'Reader Panel'.

We look forward to your interest – and your opinion!

A FEATURE WALL WITH PERSONALITY

When a paint'ista and interior designer were brought together to create a stylish and functional feature wall, a work of art in the heart of this living room was brought to life.

This outset beveled wall, with TV mount and floating shelf designed by Chantelle from Funktional Space, was further beatified with a high gloss marble based authentic Italian Venetian plaster applied to the wall by Leanne from The Urban Wall.



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Homeowners and the Law



City owned trees

Hold the chainsaw! Before you rush out to get rid of the tree in the boulevard blocking your view, you should know it's a "publicly-owned, protected City asset", according to Geoff McLeod, Superintendent of Urban Forestry for the City of Saskatoon. That means there are restrictions covering construction around trees, urban infill projects, demolitions and the movement of buildings – all to protect city trees, and their roots, from removal

or damage. Even a tree you plant yourself on the boulevard becomes the City's responsibility.

City-owned trees are covered by Policy C09-011 in the policies section on the City's website (www.saskatoon.ca) or under 'T' for trees, if you want the whole story. Even better, if you have a question about a tree near your property, in a park or anywhere on your street, it's best to start with a call to Urban Forestry at 975-2890 in Saskatoon. "Instances for advice and

initial contact with one of our forest analysts might kick in if you have thoughts about widening your driveway, major home construction projects, or even removing an overhanging limb on your street," says McLeod. Instead of "dial before you dig" it's a "phone before you prune" kind of situation.

Trees that are dangerously close to a power line call for a different approach. "Best to talk to Saskatoon Light and Power or SaskPower," advises McLeod. "Not only do you have to know about trees,

you also need to know about electricity, and that's beyond our scope."

Concerning trees in your neighbour's yard that may be overhanging your property, McLeod says, "That's not us, so talk to your neighbour, develop a plan and decide on costs ahead of time to avoid getting lawyers involved."

On a positive note, the City also has free tree planting programs. If you want to take advantage of that service, call Urban Forestry. ☎

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What started as a joke, became one of the favourite details of Mark and Sharla's cottage.



AVIVA ZACK



PETE LAWRENCE PHOTOGRAPHY

A ROWBOAT ON THE CEILING

*Imaginative thinking is the
cornerstone of a unique
cottage at Candle Lake*





The exterior of the cottage boasts coloured windows and vertical board and batten siding, most commonly found on the west coast. Design drawings for this beautiful home completed by CADvantage Design Ltd.



Perfect for a beach home such as this, hand-scraped hickory wide plank flooring, supplied by Braid Flooring, was used throughout most of the cottage.



In order to maximize the natural light in the kitchen, Sharla suggested they put an island range hood in front of the kitchen window.

He pictured a rustic wooden cabin. She wanted a bright white interior with clean lines. The beautiful cottage that Mark and Sharla ended up with was the ideal blend of both their visions.

"It is even better than our original vision," says Sharla. She credits Terry Kostyna, President of Northern Sky Developments, who made it his mission to create a hybrid timber frame cottage that perfectly suited them both.

Sharla has a keen eye for design and colour, having studied interior design years ago at Calgary's Mount Royal College. Her description of Vail Colorado meets eastern Muskoka gave Terry an idea of the blending of styles they were after. But it was the magazine images that Sharla regularly emailed Terry that really helped. "A lot of the ideas for the cottage were in my head," says Sharla, "so I tried to find pictures that would illustrate the general idea of what I was after."

Being two hours away from the build, Mark and Sharla put a great deal of trust in Northern Sky Developments. Communicating with Terry by Blackberry allowed them to be in touch during the 14 months the cottage was being developed, with only a handful of trips out to Candle Lake. "It was a great experience," says Sharla.

With over 3400 square feet of living space in the main house, it is clear no detail was missed. The cottage also boasts a separate guesthouse and indoor parking for four vehicles including a 25-foot boat.

With a hybrid timber home, they used a lot of clear Douglas-fir which is select vertical grain fir that is free of knots and imperfections. Clear fir can be seen on the window trim, most of the interior and exterior doors, stair posts and railing. It was also used on the basket weave planks on the main stairway and on the band of wood that creates a



"For us, the greatest joys are found in the smallest details – because together, the smallest details make for the most beautiful big picture." This is a motto Northern Sky Developments builds and operates by.

Saskatoon HOME asked Terry to provide some tips for our readers on small details that are sometimes overlooked when building a custom home. These are his thoughts:

- Do not rush design time. Is there a theme or specific style for the home? Ensure the builder understands the vision. Use magazines or photos from the Web to help illustrate.
- Consider interior trim and finishing details early on. A builder should ask at the framing stage so that everything is placed properly.
- Exterior details should also be planned ahead since different exteriors require different framing techniques. Unique details on the outside of a home will differentiate it from the rest of the neighbourhood.
- Lighting can take a space from great to amazing. Consider where to put accent, task or ambient lighting. For a custom home with unique spaces, think way ahead for lighting, as well as electrical, plumbing, audio-visual and security.
- Avoid "wall acne". Discuss with a builder or designer where to place thermostats, switches and doorbells so they don't waste display space.
- Storage is often overlooked as an important detail, but closets should reflect individual lifestyle and personal needs. Whether on display or tucked away, everything should have a place.


Moving?




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Rescuing Rooms & Saving Dollars



There are no drywall ceilings anywhere in the cottage. Instead, painted tongue and groove pine or stained cedar ceilings are found throughout the cottage.

separation between the main and second floors.

The arched tresses and timbers found throughout the house are also Douglas-fir which was brought in from Okanagan Timber Frames in Salmon Arm, BC. Rather than drywall, painted tongue and groove pine and stained cedar ceilings were used to maintain the look of a timber home. Hand-scraped hickory wide plank flooring on the main floor is perfect for a beach house, since it's textured and withstands the wear and tear of lakeside living.

Mark's favourite place in the home is their great room, a comfortable homey space with a fabulous view of the lake. Sharla especially loves the staircase and railing, which was a customized part of the home that she and Terry collaborated on by blending several ideas and involving six different trades and artisans.




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Terry also has his favourite features in the home. Two barn doors that separate the wings of the cottage were an idea from Sharla. Solid fir from recycled warehouse timbers found in Moose Jaw were cut at Terry's sawmill in Candle Lake and assembled by their finish carpenter Kim Hildebrand and his team at Unique Builders. They used an antique aging and distressing technique, producing an amazing result. So amazing, in fact, that the doors were entered in a hardware manufacturers photo contest, garnering a top five spot out of 125 entries from across North America.

Another unique detail in the cottage actually evolved from a joke. Sharla had found a photo of a rowboat hanging on a ceiling while poring over magazines. When she showed Mark, thinking he would laugh, he actually thought it was a cool idea. 



A ROWBOAT ON THE CEILING

The sliding barn doors that separate the wings of the cottage were a labour of love for builder Terry Kostyna and those involved in their creation.

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Terry Toskyna and his son Max from Northern Sky Developments sit back on the banks of Candle Lake enjoying the view from the deck of this beautiful custom hybrid timber frame cottage.

After talking with Terry, they decided to include this feature in their cottage, but it proved much more difficult than they thought. After literally searching across North America for something that would work, they had almost given up when a knock came on the door. "Just when we were about to abandon the idea, a local man who lives nearby heard about our search for a non-floating boat with the right look, and offered to build us a custom rowboat painted in colours authentic to Chesapeake Bay," says Sharla. Hung on the ceiling in their entertainment room and subtly backlit from above, the rowboat is now a highlight in the home.

In the kitchen, Sharla wanted to maximize the light, ensuring it was bright but also efficiently designed. With no detail overlooked, they had Redl build upscale custom cabinetry, even including a cat cabinet in the adjacent

laundry room, ensuring every member of their family has a special space.

On the exterior of the cottage, Hardie Plank board and batten siding was used, which is not common in the area. To ensure the perfect look, Terry flew to the west coast to see examples first-hand.

Northern Sky Developments is a family business run by Terry, his wife Marianne and their two sons Max and Zak. Mark and Sharla's Candle Lake Cottage was a build they were very passionate about, and it shows. "I got my hands dirty," jokes Terry. "The more I was challenged, the more determined I became to give them something very special." 

Custom Touches

Exterior Doors

Photos courtesy of Portatec Doors

A house can say a lot about its owner – and one of the most immediate and strongest statements is the front door. What can your door say about you?

Livening Up Your Current Front Door

For starters, adding colour with paint is a great way to go.

Leanne Falkowsky, professional painting guru and owner of The Urban Wall, has some tips and ideas for the do-it-yourselfers out there. Firstly, you have to think about timing. If the door is hung and you're painting in the elements, be sure the weather will co-operate.

Ideally you want to plan to tackle a project like this when the weather is mild. "15-22 degrees Celsius is perfect," says Leanne. "You don't want to paint the door if the temperature is too hot as your paint will dry too fast and gum up on you. This is not a good look. And if it's too cold your paint won't cure." It is best to read the label to find out what temperature is best for your paint.

When choosing paint look for one that is specific to exteriors. "When choosing paint sheen, I recommend a soft gloss, or a semi-gloss finish," suggests Leanne. The higher the sheen, the easier your door will be to clean, and the finish will be more durable against bumps and scrapes.

For your paint prep, older wooden doors or metal

doors may need scraping, heavy sanding and priming (with either an oil or acrylic primer) prior to painting.

If it is a new door, most come pre-primed and are ready to paint right away, but Leanne suggests giving the door a light sanding before you begin. "If your door is brand new, paint on sawhorses before the hinges and hardware are installed. You will save time by not having to remove or mask off door handles and hinges."

Painting supplies that Leanne suggests to make your project a success include tape, a rag, a sanding sponge, a drop cloth, a good paint brush and a roller. "I like velvet whizz rollers as they don't leave a heavy nap," she says.

Painting Tips

When Leanne tackles the painting of an exterior door she starts by using her brush around the panels, handles and hinges. She then comes back with a roller for the flat parts of the door and the sides. "If you need to, tape off everything on the door you don't want painted. Use a razor knife to cut tape exactly around hinges and hardware." Painted hardware is not good and will make your door look shoddy and cheap.

It is important to keep your brushes and rollers clean, and always do two coats. "Keep your coats thin. Do your first coat; it's ok if you can see areas through it. Let the first coat dry, lightly





sand, and paint the second coat. Be sure there are no runs and no thick brush strokes. Take your time and do a good job. Or if you don't have the time, call me!" Leanne says with a smile.

One last tip, "Don't throw away your old wooden doors. Take them to the Habitat for Humanity ReStore. They also make super cool headboards if they don't have any glass."

As Herity says, "Doors are kind of nice – they typically come in standard sizes, either 32", 34" or 36" width." Compared with other types of renovations, it is much simpler to get through the labour required to customize a home to the owner's wishes.



So where to begin when looking to purchase a new exterior door? The options with door customization are vast. Ryan suggests a few of the areas he typically discusses with his clients:

Time for a New and Improved Exterior Door?

Ryan Herity of Windecor Windows says there are many options for homeowners who want a more personalized look for their exterior doors. For example, as he says, "If we're dealing with somebody who's building a new home, we can play with their opening and have their doors as grand as their imaginations want. We can have a double door with a sidelight on each side with a big, round window above."

As a homeowner who is looking to replace an existing exterior door, there are also many options out there to update your curb appeal.

- 1) What type of entryway do you like as a home owner? If you are building a new home you have a blank slate to work from; if you are replacing an existing door you will have to look to see what style of door you currently have. The most common types of entryways are single entry, a door with one or two sidelights, or a double door.
- 2) Glass insert vs. no insert. This is a personal choice with pros and cons to each option. A glass insert can not only add style and art to a front entry way, but also allow natural light. A solid door with no glass can also make a beautiful




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WHAT DOES YOUR DOOR COLOUR SAY ABOUT YOU?

Leanne Falkowsky, painting guru and owner of The Urban Wall, gives us her expert opinion on exterior door colours:

- Black doors are very popular right now, but in our temperatures a lot of door companies won't guarantee your new door if you paint it black.
- If your family's personality is fun and funky, jazz up your door with a vibrant colour. Red doors are a favourite, not to mention very good Feng Shui. Deep purple is another radiant choice seen around the city that catches attention and fills you with energy.
- If you love warm and inviting tones, or have an affinity for natural elements, perhaps a wood stained door is for you. If your door isn't a wood material another option is to pick a colour in the brown, grey or green family.
- If your door is exposed to direct sunlight you may need to consider painting the door a lighter colour to avoid noticeable fading. Perhaps look at gold, white, silver, or grey as this may be a good choice to add a bit of punch.

statement and will provide a homeowner privacy from outside visitors.

3) Material of door preferred – steel, fibreglass or wood. Each option has its advantages and price points.

4) Hardware options are an important factor in the aesthetic of your door choice. Hardware refers to the handle set that goes with the door, and there are many styles and finishes that can blend or stand out depending on what look you are going for.

5) Extra window features around your door – the aesthetics and functionality. When discussing features, it's good to know the terminology: The window above a door is called a transom. The glass in a door or at the sides of the

main door are called doorlites, and if the door has side windows they are called sidelights.

6) Colour. When purchasing a door you can order it any colour under the rainbow. They are even able to often match paint swatches to achieve your ideal look.

When you purchase a new exterior door, Herity advises homeowners to make sure of three things to meet the Saskatchewan climate: that it is properly insulated, properly installed, and that it is well-built and maintenance free. Taking these steps will ensure that your home is free from drafts and will require only minimal future servicing. 

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Small changes allow you to appreciate the things
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Some renovations lend themselves to utility, others to a family-oriented atmosphere. But sometimes you just need a room that invites you to kick up your feet.

If you have a plan, every little renovation you do will add up over time to give you the home you want.



There are usually two goals for most families when renovating one's house. The first goal is to increase the equity value of the property. The second goal is to turn your house into a home – to make the property something comfortable to live in, something that grows with the family. However, there is only so much time and so much money available at any given time.

Gunther Appl of Appl Custom Woodworks and Renovations suggests you think of three different categories of renovations: "small, medium, to a 'I can dream in Technicolor.'" This helps you to think of projects in terms of time, money and complexity, and keep renovations manageable in all three of these aspects so you can enjoy the end results.

Small Renovations

Appl sums up the goal of small renovations in one word: "refresh." Homeowners who want to keep costs down should focus on refreshing their living space. There are some basic things people can do. Appl notes, "Paint, change some light fixtures, put new handles on your cabinetry – especially the earlier handles, which have a wooden component, because the finish wears off. If the kitchen isn't that big, maybe a new piece of vinyl." Look for the simple things that are

worn out or dated. Things that homeowners can do themselves can further reduce the cost, though it may be worth it to have a professional do the job.

For the exterior, it is possible to make your home attractive to potential buyers without spending a lot of money. Says Appl, "No matter what state the house is in, if you can keep it clean and organized, that's beautiful." Simple landscaping out front can be a major benefit, but a front yard overloaded with plants can very easily become disorganized in later years.

Medium Renovations

With medium renovations, homeowners really need to have an end goal. "Renovations always start for a reason," says Appl. "What are you doing? Why are you doing what you're doing? Medium renovations cost you three, four, five times what a small reno costs – where's

the bang?" Renovations like this allow you to replace parts of the house. Appl likens a small renovation to fluffing the pillows, whereas a medium renovation allows you to replace the pillows.

Medium renovations create new possibilities. "Maybe some new bathroom fixtures, kitchen fixtures, maybe a new sink is in order," says Appl. "Or you might want to do a countertop. Something just to spruce the place up." There are several new countertop materials available, such as plastic laminate, that may be more desirable than the original countertop.

Basic flooring options, such as linoleum and carpet, also become an option when you do medium renovations. "Carpet isn't such a bad idea anymore," says Appl, "because the newer ones are so much better, and, as you get older, they're good on the knees." Carpets are much better option than hardwood, according to Appl. "Hardwood is really hard on the knees for old guys. Old guy right here," says Appl, pointing to himself.

Indeed, Appl notes that seniors should start to look at medium renovations when making their home more comfortable. A good place to start is in the kitchen. "As you get older, you need more drawers; you need to get away from the doors. Accessing things on the bottom of the cupboards with doors often requires bending over or kneeling. But everyone can benefit from newer-style drawers. Says Appl, "Take out the old drawers with the little wheel that open up only three-quarters of the way, [and] put in new sliding units that you can put more in." These sorts of changes are typical of medium renovations, which don't change the structure of the home.

Large Renovations

Large renovations constitute all the major changes in the way your home looks and feels. Such renovations include, just to name a few, replacing the kitchen or bathroom – the two most expensive rooms to renovate – as well as adding a new room or modifying the ceiling. While there are many options available to homeowners



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once projects reach this scale, the scope of such changes can make it difficult to keep costs under control.

Most people should have some kind of help. "It's great if you think you know what you want," says Appl. "It's better if you can bring in an interior designer or a builder and say 'walk around with me, help me out here.'" An expert can help you figure out what you will need and how to best make it happen.

When going for resale, it is easy to get carried away when doing large renovations and neglect the important, but equally large, basics. Appl asks, "What's your furnace look like? What's your water heater look like? If that's in good shape, look at the other

things, but that's the area you look at first."

Homeowners should also be cautious about building codes and how they relate to the age of their house. As Appl notes, "If you do a kitchen and you move fixtures a certain number of feet, then [you're dealing with] the plumbing code. The City will come in and say 'You have to do your whole house; you've got to bring plumbing up to code.' If you do electrical, you've got to bring it up to code. So the reasonable renovation suddenly takes on a life of its own. But you've got to be prepared for that, obviously. If you put everything exactly back where you had it, exactly same electrical outlets, exactly same everything else, don't worry about it. But when



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you make major changes, you may need some engineering." The best way to handle this is to plan ahead and decide what to tackle first and how exactly it should be handled.


Notes For All Renovations

No matter the budget level, Appl suggests that homeowners looking for resale value keep both the front yard and back yard simple. "If you're trying to sell and new people come in, what they don't want is a yard that looks like you have to spend hours and hours on it. So start tearing some of that stuff out if your purpose is to sell it. Simplify." On the other hand, if it fits the style of the neighbourhood, Appl

says investing in the front yard can be very rewarding for homeowners.

Finally, while it may be tempting to save your money to make a single, large renovation, it may not be as effective as tackling a number of small or medium renovation projects over several years. "Take your pick," says Appl. "Do them in phases. Do something this year, next year; you'll be surprised how these small renovations will add up." Such an approach will work better in the long run if homeowners have a plan. Without a plan, homeowners risk spending time and money redoing the same parts of the house instead of continually expanding and reinvigorating their living space. 



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ANTICIPATING SPRING WITH FALL BULBS

Photos and story by Janet Wanner

Layers of colour – Tulips



Orange Lily Flowered Tulips

The explosion of the fall colours is the last hoorah before the garden becomes a white expanse for winter. After a long winter, we all long for colour and life in the garden.

But wait! There is something we can do now. It's time to look forward to next year's garden and make early next spring a kaleidoscope of tulips and other hardy bulbs.

While on tour in the Netherlands last April, I saw the Kuekenhof Garden display of spring bulbs and was awed by the overwhelming colour and beauty of their blooms.

Near Amsterdam, the Keukenhof Gardens is spread over 70 acres and is world-renowned for its display of 7 million spring bulbs produced to promote their export business of bulb production and sales. It was on my bucket list to see this amazing display and I would highly recommend it to anyone who loves dream gardens.

We started on a path through their woodland-inspired area with small streams and wild flowers. The daffodils had been "naturalized" in these areas and fit so well with this look. From the wilder areas of the



Double Parrot Tulips



Gradation of colour – Tulips

garden, we turn a corner and come to the more formal lake region of hilly curves and pathways that lead you past huge beds of flowering bulbs of every imaginable shade. The lake is replete with swans to fulfill the dream – like a painting.

Putting combinations of bulbs together is much like painting a picture using a brush to wash colour across your garden in wide swathes. Bulbs need to be mass planted for the best effect; swatches of colour combos that complement each other can be inserted in pockets throughout the garden.

Pockets of daffodils planted near the house or under a tree in a protected area with deep snow cover will surprise you in mid spring with yellow and white nodding cups. Underplant these bulbs with some purple grape hyacinths and you have an eye-catching grouping. Underplanting can be tricky, since the bigger bulbs must be planted deeper than the tiny bulbs that come up in between.

Daffodils as well as grape hyacinths are quite hardy in Saskatoon, if planted in the right place and early in the fall season. They grow initial roots before the deep freeze of winter arrives, go dormant and then reappear in the spring garden. You can find a great variety of

bulbs offered in Saskatoon and some that can be ordered from supply houses like Vesey's and Breck's.

One of the most reliable of fall bulbs is the allium or flowering onion. Its globe-shaped bloom stands tall above the garden and is always a centerpiece. The seed pods can be cut, dried and used in bouquets for their quirky shape.

Just before you plant fall bulbs, put them in a paper bag with some sulfur powder and shake them so that the bulbs are covered. The sulfur acts as a fungicide if we get a long wet and cool fall. All of the bulbs need to be planted at twice the depth of the bulb, so if it is a 2 inch bulb then plant it 4 inches deep.

I think the best tulips for our area are the Darwin hybrids and the late flowering doubles, Parrot and lily-flowered tulips. The early flowering types can easily get caught in our spring snows. A strong flower stem is very important. The truly large doubles can be too heavy to plant in the open, though.

I really love orange 'Princess Irene' and the purple 'Queen of Night' together, since they are the same height, and flower at the same time. That is the other trick: the tulips have to have the same flowering



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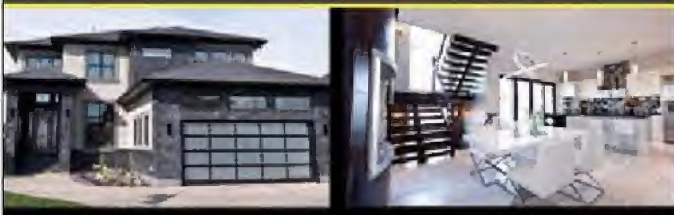


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time. My favorite pastel pink is 'Angelique' and I have under-planted it with a blue muscari and a rose single tulip to make it a display.

A late blooming lily-flowered tulip is great for June flowering. The weird and wonderful parrot tulips are an example of what a virus and breeding can do to contort a flower into clownish forms.

I have planted small Tulipa tarda species (they have striped leaves) in bowls in early fall and put them in

a drawer of my downstairs fridge for three months. In early December, I had great red blooms for Christmas. The same can be done with hyacinths for January. Do not put apples and bulbs together; the apples give off ethylene gas and ruin the science project!

Be inspired to plant some beautiful bulbs this fall. There is nothing so simple or low maintenance for a fantasy spring garden of your own. **H**

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Should you invest in
revenue properties?



TAMMY ROBERT



THE 8 ADVANTAGES OF REAL ESTATE INVESTMENTS:

- 1) Positive cash flow
- 2) Leverage – why banks will typically lend up to 80% or greater of the total property value
- 3) Appreciation – your property is appreciating while your tenant(s) are paying down your loan
- 4) Control - the ability to manipulate the operations of your investment to respond to market conditions
- 5) Tax advantages
- 6) Capitalization – the ability to withdraw cash through refinancing the property
- 7) Asset protection – insurance
- 8) Hedges against inflation as a tangible asset, rising either at the rate of inflation or much higher.

- Sheena Detwiller, Safri Management Corp

With the economy booming in both Saskatoon and across the province, it can be difficult to know where to invest next. Revenue property investment is an option people continue to turn to for positive cash-flow in our beautiful city - a seemingly simple concept with both complex challenges and attractive benefits.

Sheena Detwiller is a Saskatoon-based real estate investor and owner of Safri Investments Inc. Since its inception in 2006, Detwiller's company has acquired millions of dollars worth of residential multi-family real estate in the Saskatchewan market.

"There are so many advantages to choosing real estate over other types of investments," says Detwiller. "The first is positive cash flow. The cash generated by a real estate investment will always be a much larger percentage cash-on-cash return than any other investment."

Since not all investment properties are the same,

it's important to determine what type of property fits your strategy and your lifestyle, according to Slade Desrochers, Real Estate Agent with Saskatoon's The Realty Executives. Do you want to become a hands-on landlord, or would you rather look ahead to the future, investing in properties for redevelopment?

Owning residential investment property also means owning a new set of responsibilities, namely ensuring all expenditures like mortgage payments, taxes, insurance, and utilities are paid for. Choosing to manage the property personally, instead of hiring a property management company, means you'll also be responsible for tenant selection, evictions, rent collection, advertising and showing suites, and handling all tenant issues and concerns.

There's also the upkeep of property to think about. "It's just like owning your own home," says Desrochers. "You'll be dealing with

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another yard, another furnace, another set of interior and exterior responsibilities. Your tenants won't always have the same feeling of pride and ownership in the property that you do, so you have to ensure your cash flow covers repairs, even damage."

"Either way, people like having real estate in their investment portfolio," he continues. "They can watch their equity grow as their mortgage is paid off, and also potentially watch the investment grow in value." Desrochers cautions, however, that it's always important to ensure cash flow instead of counting on market growth. He points out that houses with suites can also offer higher cash flow.

Sheena Detwiler credits another portion of your investment return to leverage.

Because real estate is a slow-moving, less volatile investment, most banks will lend the owner up to 80 per cent or more of the property's total value. Therefore you are able to leverage the investment and reap the benefits of appreciation on the total asset value, while having only a small percentage of your own money in the deal. Meanwhile, your property is appreciating while your tenants are paying down your loan, and your rental income grows on a percentage annual basis.

Detwiler points to another real estate investment advantage: control. "While there are still external market conditions that affect your investment, the difference is that you have the ability to manipulate the operations of your investment to respond to those conditions," she explains. "Instead of being



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reactive, buying and selling, you can be proactive."

Tax advantages – who doesn't want those? "Real estate investing shows gains over the long term and there are a number of ways to defer tax exposure which gives real estate a significant advantage over other investments," says Detwiller. Real estate also provides investors with the potential ability to withdraw cash through a refinance of the property, which can also qualify as a tax deferring transaction.

One of the most unique aspects of real estate investing is that it is one of the few investments that can be insured. If the investment property is damaged or destroyed, you are able to claim your losses for the actual value of the asset before the loss and during the loss.

The real estate investment industry isn't without changes, however, and is subject to governmental regulations. "The biggest change that we have seen in our industry is the tightening of mortgage lending rules," says Detwiller. "In the last four years the mortgage lending rules have

changed three times, and Canada's Finance Minister, Jim Flaherty, has recently announced the fourth round of restrictions. These regulations will cut buying power and refinance ability for a minority of Canadians."

These new rules are meant to lower the general risk for taxpayers and curb excessive household debt. However these new rules will make it more difficult for individuals to qualify for mortgages and will keep some from entering the housing market unless they have a strong co-signer.

With the economy in Saskatoon fundamentally strong, and expected to remain so for years to come, there is no doubt that the real estate opportunities will continue to grow with it, as investors turn to this unique investment in order to both diversify their portfolio and grow their own personal wealth. 



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Anyone who's been to a realty open house knows the routine. Leave your shoes by the door. Walk around, speak quietly in library-esque fashion. Take the spec sheet from the realtor who invites you to ask questions. You do, or not, and then you leave. 



A place to read or get ready, the elegant dressing room off the spacious and airy master bedroom offers functional and private space.



State-of-the-art products like an eye-popping custom glass backsplash complement sleek stainless steel fixtures and appliances.


In contrast, a different kind of experience could be found at the "Living Show Home" built by Haven Homes and hosted by In Fine Order. With coffee brewing, people chatting, flowers gracing each room and kids eyeing up the delectable designer cupcakes, prospective buyers get a better feel for what this home will feel like if they were to move in.

want to delve deeper than the spec sheet points.

Haven Builders owner Nathan Stobbe was smiling ear to ear at the event in June; the house at 210 Werschner Crescent in Rosewood was visited by over 400 people on the opening weekend.

"It's like a house party!"

Shannon Weber deems the event "fabulous! Hundreds of people enjoyed seeing the home and speaking with the participants," she says. "We received overwhelmingly positive feedback and many told us that this was nicer than any other show home they've seen. It was like a big party!"

The Living Show Home concept is an opportunity for visitors to have a much more personal experience as they go through the house, she explains. "It's very different to see a fully furnished 

Shannon Weber of In Fine Order, who "carefully prepares homes for the real estate market," put the fully-finished, fully-furnished 2,455 square foot home in Rosewood on display. That meant giving a better feel for not just the house, but also the home it can become. The Living Show Home idea creates an interactive opportunity for the builder and suppliers of services and products used in the home to meet with people who visit. It's a bonus for people who

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A contemporary approach to the walk-in closet results in a spacious dressing room that easily converts to an intimate gathering area.

home and see appliances working, smell bread baking, enjoy a cup of specialty coffee and speak to the builder and others involved in the presentation of the home. Nowhere else in Saskatoon does this happen."

A unique blend of old and new

The design of this particular home is a bit different, too. Stobbe says while many of his builds are quite modern in style, this one offers an interesting marriage of traditional and modern elements. The home makes a bold statement by blending the beauty of "old school" character with the functionality of state-of-the-art products, appliances, home entertainment systems, lighting and automation, and contemporary décor.

"Our goal is to really make our clients feel great," he says. Haven has a particular affinity for kitchens, bathrooms and dressing rooms. "We want our homes to be user-friendly and convenient, but we also want to create spaces where people love to be, where they feel special."

Donna Senterre is the design manager with Haven's Signature Service. She says today's homeowners want state-of-the-art products and systems, but there's also a nostalgic yearning for a little bit of traditional. She finds that many clients tend to shy away from the more modern style because they believe the space won't look warm and inviting. Not only does a house need to look great but more importantly, she explains, the house needs to be functional. So how does a designer handle both traditional and modern styling?

"I like to work with these two very different styles because it's a subtle way of introducing a modern element into the home without it looking cold and stark. There are some key rules to keep in mind when blending the two designs and that is keep it simple and don't overdo it," she says. "In order to maintain balance and harmony, you need to figure out which style should dominate," she adds. "This is crucial because you don't want to create a space where everything is fighting for equal attention."



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Shannon Weber of In Fine Order, left, and Donna Senterre of Haven Builders Signature Service strive to make each home "a place our clients love to be, a place where they feel special."

A May-December romance of contemporary and character with "new" and "old" elements

Old: Walls feature beveled corners in a modern touch that pays homage to traditional decorative baseboard/doorframe molding.

New: Open concept living and kitchen/dining area and large windows create airy roominess.

Old/new: Classic whites and old time hickory are each timeless, but the blend creates fusion of contemporary with traditional warmth.

Old: Site-finished, Haven-built hickory cabinetry done in hand-wiped stain creates a clean, traditional look.

Old: Diagonal hickory flooring adds an unusual design, but stained to tie in with the cabinetry.

New: Set into hickory cabinetry is a built-in Ariston Coffee system.

New: Designer glass backlit backsplash complements sleek, stainless steel fixtures and appliances.

New: Distinctive corner posts on the custom island anchor the piece in the open kitchen/dining area.

New: Marble countertops offer a modern twist in greys to create lovely fusion with stainless steel.

New: Robust 52-inch fireplace framed in stainless steel creates new age look. Hearth accessories can be switched out with various materials like real stones, glass beads, logs.

New/old: Contemporary lighting fixtures combine stately crystal chandelier with contemporary bling styling.

Old/new: Grills on upper panes add old-fashioned touch to lots of big windows for loads of natural light.

Old/new: Old style solid front door with custom interior door design.

Old/new: Main floor powder room with Victorian-look textured wallpaper coupled with a modern vessel sink.

New: Beveled corners on screwless switchplates maintain sleek surface appeal.

DESIGN TRENDS FOR YOUR HOME

Shannon Weber, owner of In Fine Order and co-author of *Consider It Sold: Home Staging Strategies for a Quick and Profitable Sale*, shares her top 10 list of trends that Saskatoon homeowners should take notice of:


1. Color! Hits of acid yellow, amethyst, raspberry red, and orange that spark up grey and white palettes
2. Décor with a global flair
3. Bold accessories and gold accents
4. Large-scale patterns, hexagons, and dramatic/oversized floral prints
5. Natural and organic forms in accessories and artwork, including bird themes. (Look for natural fabrics and snake skin textures, too. Natural surfaces such as stone countertops, glass backsplashes and cork flooring are fabulous.)
6. Statement lighting including industrial-style
7. Artwork in the form of frame-worthy photographs
8. Water-coloured wallpaper
9. Smoky glassware
10. Sculptural mirrors

New: Elegant dressing room off master features island and floating shelving.

New: Two-way fireplace is between master bedroom and ensuite. Designer glass piece is on the bedroom side and bathroom has tile.

New: Spa-like ensuite features roomy cabinetry, freestanding tub, and walk-in shower.

New: SuRe Innovations automation system with discreet

main control panel in kitchen is programmed to operate lighting, entertainment, sound, solar shading by iPad from anywhere in world. Features eight-zoned system throughout the whole house (including individual zones in master bedroom, ensuite and dressing room). 

To see photos illustrating these specific new/old elements visit www.saskatoon-home.ca/extras.htm.

How Kids Can Help

Teach responsibility early and create a habit for life! Even very young children can be taught to help around the house, doing simple tasks. Small jobs like putting away toys, emptying the dishwasher and setting the table can instill a sense of pride and accomplishment. The chore may take more time than usual to complete, but the long-term results are worth it.

Here are some tips from HOME staff and readers to get your child involved in household chores:



At the Front Door

- Children as young as three years old can put away their jackets and shoes. Install a hook for a jacket at the child's height and keep baskets for mittens within easy reach.
- Plan a designated spot for sport bags and backpacks.



General Household

- Buy or make child-size cleaning tools, such as brooms or dustpans. The child will feel important, even if they're just moving the dust around.
- If a child makes a mess, by accident or on purpose, involve them in the clean-up, even at two years old. Simply passing them a rag sends the message that actions have consequences.

- One of the easiest chores for a four-year-old is dusting. Hand them a rag and let them go!
- Children eight years and up can use the big vacuum. Younger children can use a handheld vacuum in the corners of the room.



Kitchen Cleaning

- Cleaning the kitchen floor can become a fun game for any child aged two and up. Set up a pan or bowl on the floor and fill it with water and dish soap. Let them play with the bubbles or give them a rag. They can "scrub" the floors and lower cabinets.
- Three and up can help set the table. Handling cutlery (everything but knives) and condiments is a great place to start. Older children can take care of plates, glasses and heavier items. Children of all ages can help clear the table, and fill and empty the dishwasher. Tip: Stack dishes in a low cupboard close to the dishwasher to make it easier to put things away.
- Kids love doing dishes. Fill both sides of the sink and let them clean the easy (plastic) dishes on one side while the adults tackle the harder dishes on the other side. Tip: Set up a towel on the floor to catch spills. (Two and up.)



Cooking

- Children three and up can help with food preparation and baking. Have them mix, measure and spoon out ingredients (with supervision). Older children (five and up) can peel and cut vegetables, and follow recipes. Let kids pick what they want to make.

- Keep plastic cups in a low cupboard so kids can grab a cup to tell you when they want a drink.
- Take your children grocery shopping and let them help you pick out food. (All ages.) Talk about nutrition with five-year-olds and up. Some stores have child-size grocery carts.




Bedroom

- Children 18 months and up can help them make their beds and put away laundry. Put light bedding on beds to make it easier.
- Children as young as two can put their clothes in the laundry basket at the end of the day.



Washroom

- Keep a laundry basket for dirty clothes close to or in the washroom. When children undress, the dirty clothes go straight into the bin!
- Put a cleaning pad in the bathroom next to the faucet. Teach them to clean up spills from toothpaste or soap right away. Put the soap in a place they can reach. 

EARLY ORGANIZATION: GETTING YOUR KIDS IN THE HABIT OF BEING ORGANIZED

Starting your children in the habit of organization early will benefit you and them in the long run. Organization is a skill that needs to be learned.

- Create a family file folder and keep it in the kitchen or entry/mudroom. Each member of the family has a file for paper that needs attention, such as sports schedules, letters from school, etc.
- Have children create a weekly schedule outlining their school times, activities, study time and free time. This will give them a sense of time management.
- When finished school projects start piling up ask your children to keep only their favorite projects from that school year and limit it to five items. Each child should have one memory box to fill with items from their childhood.
- Once a year have your children look through their toys and purge what they do not use anymore. Donate the toys to a local charity and include the kids in the process so they can experience the satisfaction of helping others.

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Family Room/Great Room

- Even very young children can put away their toys. Singing a clean up song makes the chore into a game. Sort the toys into easy-to-use coloured bins, and everything should have a place. (i.e. Put the train in the red bin, put the doll in the blue bin.)
- Put children's books on a low shelf where they can be easily taken out and put away.



Laundry

- Every member of the family can do laundry. Older children are capable of running the washing machine or dryer, and folding clothes. Younger children can collect and sort clothes, and children as young as three can match socks.

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Recycling

- Set up a recycling process, and have children separate cans, bottles and newspaper. Bring them with you when you take materials to the depot. The extra change could buy a small treat.



The Yard

- Young children (three and up) can help pull weeds, plant flowers and water plants. Take them with you to the greenhouse and let them choose a plant to take care of.
- Rake the leaves together as a family. (Older children can make big piles for the younger ones to jump into.)
- In the winter, get children their own shovels so they can help clear the walk. (Shovels come in sizes for all ages.) (H)

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*Ralph was not harmed in the production of this ad

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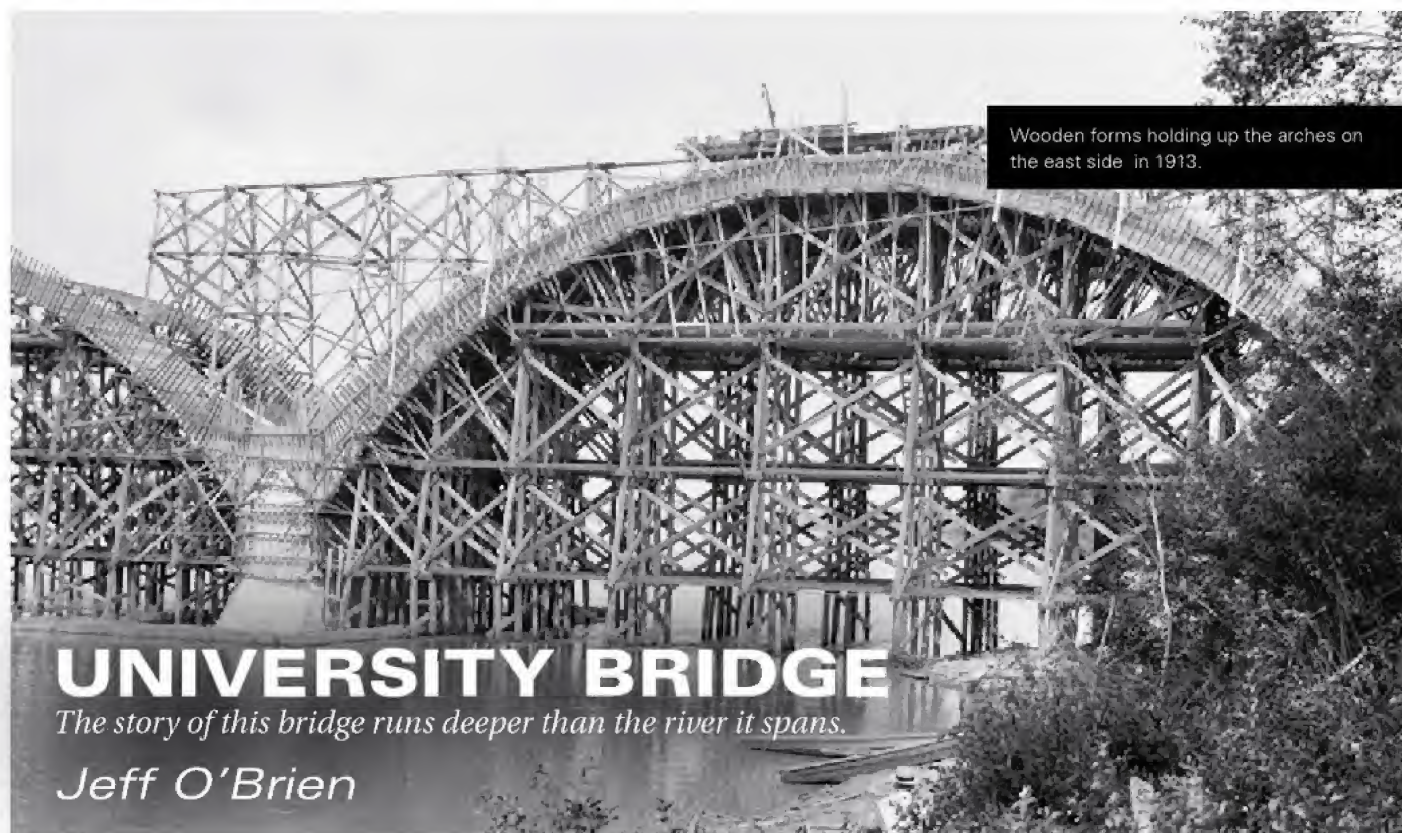
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HOME Reflections

Appreciating where you live means knowing its history. HOME Reflections is a regular feature revealing interesting facts about our city from bygone days.



UNIVERSITY BRIDGE

The story of this bridge runs deeper than the river it spans.

Jeff O'Brien

Photo PH-2002-141-5 courtesy of the Local History Room, Saskatoon Public Library

Innovative and daring, on the cutting edge of early 20th century technology and design, the University Bridge was to be Saskatoon's landmark achievement – a glorious monument to the city's miraculous, overnight transformation from sleepy village to bustling metropolis. Instead, marked by controversy, dogged by financial problems, it destroyed careers, shredded reputations and helped force a government to make fundamental changes in the way it did business. Half-finished, it was nearly abandoned; completed, it was nearly demolished. But today, almost a century after

work began, it still carries people and traffic in and out of downtown.

Saskatoon needed a new bridge. The existing Traffic Bridge had been built in 1907 for a city of about 3,000. By 1912, Saskatoon's population was approaching 30,000 with no end in sight. In June, the provincial government announced plans to build the much-needed bridge. The announcement drew the ire of the opposition Conservative party, which was quick to accuse the government of timing it to favour the incumbent Liberal MLA in the upcoming provincial election.

The original plan was for a 60-foot-wide steel truss bridge, crossing on six high, concrete piers. But there were problems. The east bank is much higher than the west, so a long embankment would need to be built along 25th Street, similar to that of the CPR bridge at 33rd Street. Not only would this add significantly to the cost, it would cause problems for the houses (and property values!) along 25th Street.

Enter Adam P. Linton, the province's young, newly-hired Assistant Chief Engineer for bridges and ferries, a man looking to make a name for himself in bridge design. This he

planned to do by building the longest reinforced concrete arch bridge in the country, right here in Saskatoon.

It was a daring idea. In 1912, there were only two bridges of this type in Canada, both much smaller than the proposed Saskatoon bridge. Linton's bridge would have 10 arches, be more than 1200 feet long and 65 feet wide. It would be 35 feet higher at the east end than the west, and the length of the arches would shorten as one moved from east to west, to give the impression of a stone skipping across the water. It would carry two street car tracks, a 45 foot roadway, two 8-foot



sidewalks and a conduit for water, sewer and electrical lines. It would contain 23,000 cubic yards of concrete and more than 1,000 tons of reinforcing steel. It was going to be the best damned bridge in the country.

There was some resistance to the design. Reinforced concrete construction was fairly new at the time, and there were also concerns about the cost. But Linton argued that his bridge would be cheaper to maintain than a steel bridge, and much nicer to look at. Moreover, it could incorporate the necessary three per cent grade without a huge embankment cluttering up 25th Street. After a year of wrangling, the

provincial Board of Highway Commissioners, which was responsible for highway work in Saskatchewan, awarded the contract to the R.J. Lecky Company of Regina, the lowest bidder by a substantial margin. On August 27, 1913, construction began.

By the following June, work was well on its way. Eight of the ten piers and two of the arches were poured. Saskatoon's City Commissioner reported that the bridge was expected to be completed by December. But in August things began to fall apart.

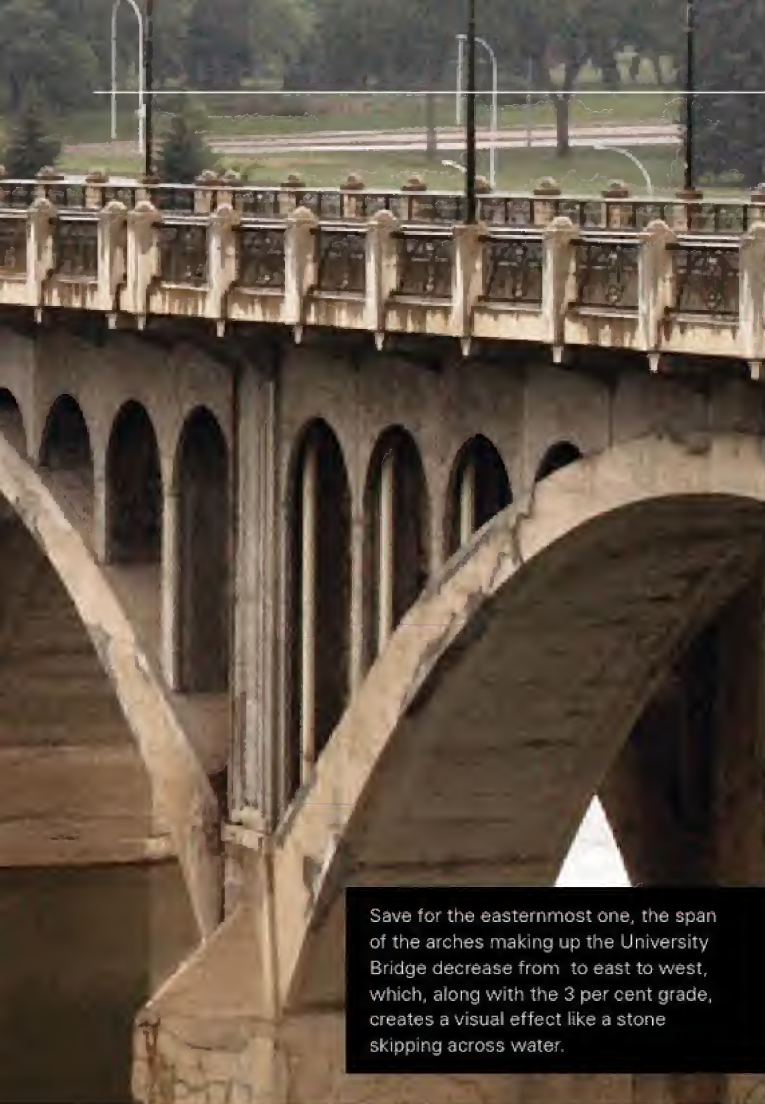
Lecky had replaced his original concrete mixers with a new type of machine,

the McMichael Pneumatic Mixer, that used compressed air to simultaneously mix the concrete and pipe it to the forms. This was supposed to ensure consistency between batches and save time, manpower, and money. Instead, it was a disaster. When the forms came off of the next pier, it was apparent that something had gone badly wrong. The concrete hadn't set properly and was so soft you could drive a spike into it by hand. The pier would have to be demolished and re-poured.

Work stopped so the problem could be investigated and blame apportioned. Extensive testing was done and many experts

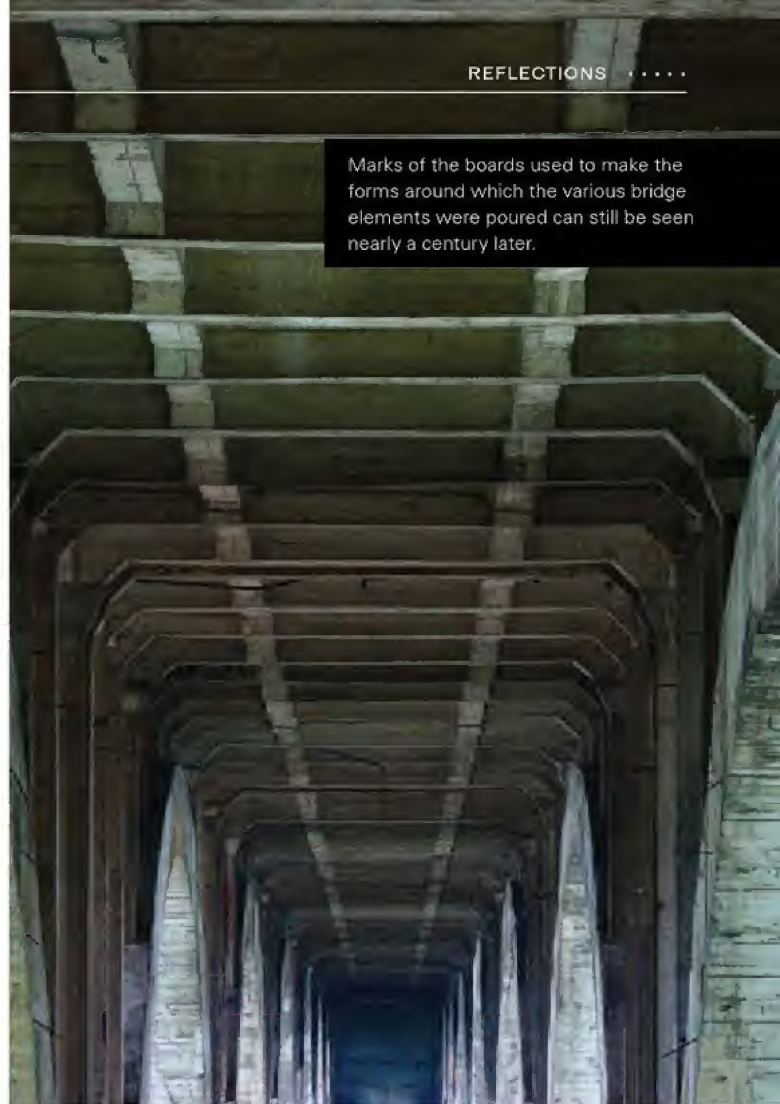
were consulted without, alas, satisfactorily determining who was at fault. The new process seemed an obvious culprit, but subsequent work with it appeared satisfactory. In the end, the matter was simply shelved. But the work was now far behind schedule.

There were other problems. In the spring of 1913, the overseas loan capital fuelling Saskatoon's marvellous building boom had dried up, taking the construction business with it. Consequently, R.J. Lecky found himself in increasingly desperate financial straits. Then, on August 4, 1914, Canada found itself at war. All government expenditures were frozen and work on the



Save for the easternmost one, the span of the arches making up the University Bridge decrease from east to west, which, along with the 3 per cent grade, creates a visual effect like a stone skipping across water.

Photo by Jeff O'Brien



Marks of the boards used to make the forms around which the various bridge elements were poured can still be seen nearly a century later.

Photo by Jeff O'Brien

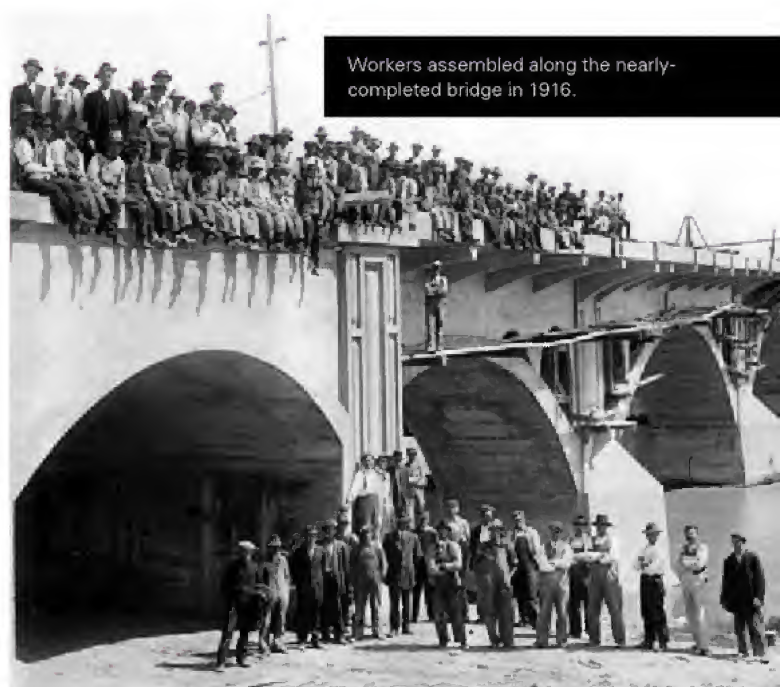
University Bridge stopped dead, possibly for good.

Fortunately for our shiny new bridge, some of the arches had already been poured. Unsupported, arches tend to want to flatten out, so once the first ones were done, they all had to be finished before the spring ice flow destroyed the wooden framework holding them up. The government was forced to resume funding the University Bridge or see it fall into the river.

By then, Lecky was nearly bankrupt. The province appointed a trustee to manage the financial end of things, and on January 1, 1916, took over the job completely. By then, the City of

Saskatoon, on the hook for one-third of the cost and with serious money problems of its own, was finding the bridge to be a huge financial burden. On May 16, with the job agonizingly close to completion, City Council voted to stop payments. The province reluctantly stepped in, and on November 15, Saskatoon's newest bridge finally opened.

The University Bridge was a disaster for nearly everyone concerned. R.J. Lecky, his contracting business destroyed, enlisted to fight overseas. Amid allegations of fraud, Adam P. Linton, who had staked his professional reputation on the bridge, was forced to defend his

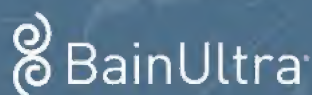


Workers assembled along the nearly-completed bridge in 1916.

Photo LH3155 courtesy of the Local History Room, Saskatoon Public Library

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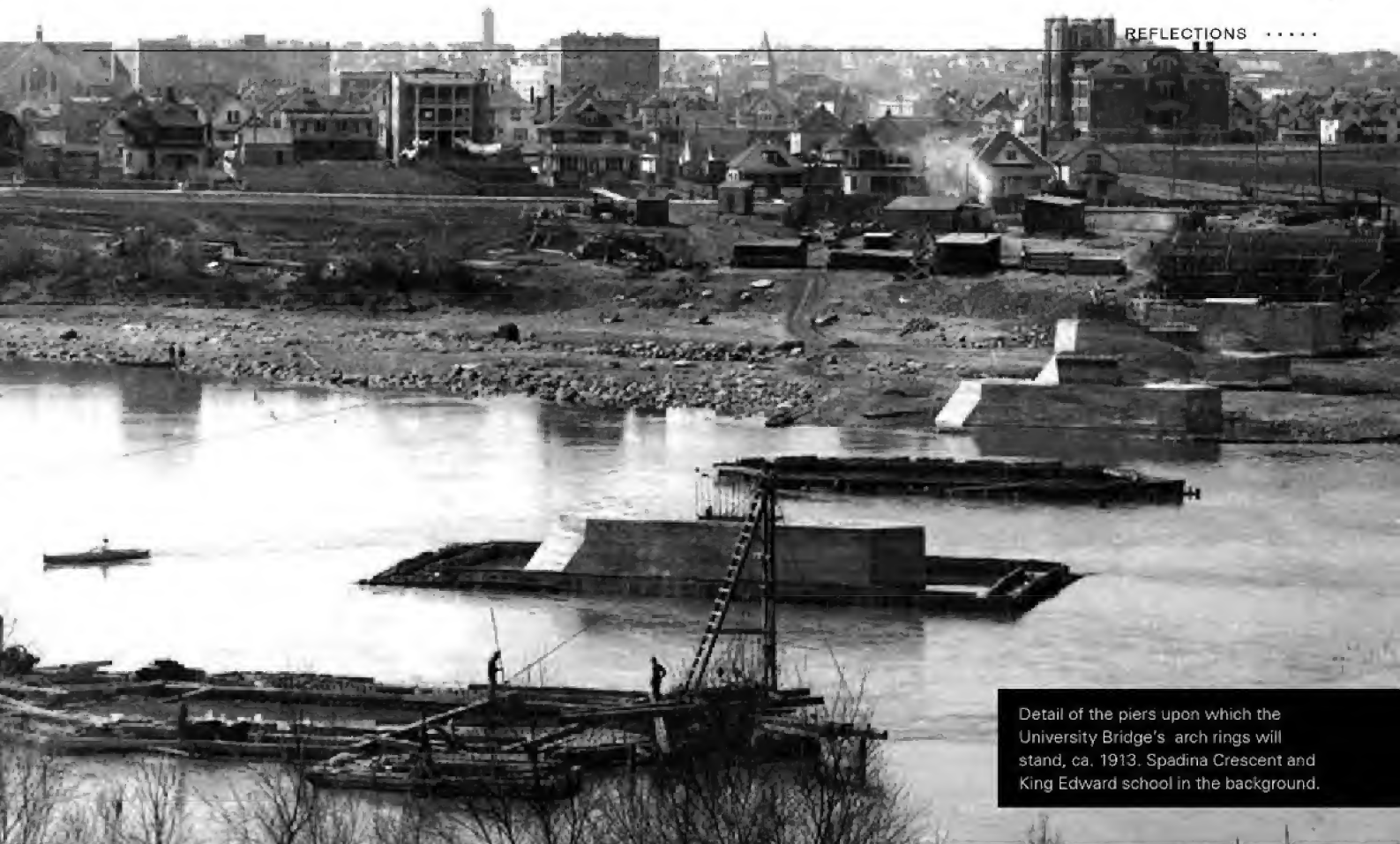
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Detail of the piers upon which the University Bridge's arch rings will stand, ca. 1913. Spadina Crescent and King Edward school in the background.

Photo LH927 courtesy of the Local History Room, Saskatoon Public Library

designs before a provincial Highway Fraud Commission, after which he, too, was posted overseas. Although he returned to build more bridges in Saskatchewan, none were so bold as the University Bridge. His boss, the chairman of the Board of Highway Commissioners, was also brought up before the Highway Fraud Commission when he was found to have been secretly in partnership with Lecky at the time he was awarded the bridge contract. As a result of this and other road work scandals, the province disbanded the Board and created a new provincial Department of Highways.

One story which circulated was that Lecky had been mixing straw with his concrete to save

money, and that this caused the bad pier. But a 1957 engineering report blamed the McMichael process, which, owing to the large amounts of water it required to mix the concrete, resulted in a very wet product with a high degree of segregation between elements and a consequent loss of durability. All of the concrete poured with the new machine, not simply that of the pier that had been replaced, was found to have problems.


Another story about the bridge is that a worker fell into one of the piers while it was being poured and is entombed there to this day. There is no record of this, however, and it seems likely that it is simply an urban myth.

The streetcar tracks remained unused until they were removed in 1947. By the late 1960s, the bridge deck had deteriorated to the point where, in 1968, City Council announced that the bridge was to be demolished and a new one built. It turned out to be cheaper to replace the deck instead. Another round of repair and restoration work in the late 1990s saw extensive work done to the arches, railings and sidewalks.

Like the Traffic Bridge, the University Bridge languished unnamed for most of its history. Although most of us call it the University Bridge, it was originally referred to as the 25th Street Bridge, or sometimes the 25th Street Traffic Bridge. These names were used interchangeably.

In 1915, City Council considered a request by the Board of Highway Commissioners that a plaque be attached to the bridge with the words:

*University Bridge, built
by the Board of Highway
Commissioners,
Province of
Saskatchewan, 1913-
1915, one-third of the
cost contributed by the
City of Saskatoon*

The request was referred to the City Commissioners, but no further action was taken until January 1, 2006, when by order of Saskatoon's City Council, it finally, officially, became the University Bridge. 

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KARIN MELBERG SCHWIER



A dedicated code for each family member, or for the neighbour who comes to feed the cat while you're away, cues the house to perform various tasks.

Photo courtesy of Control4



A 'vacation' setting tells the house what to do while you're away. No matter where you are in the world, you can literally 'phone home' to make sure the garden is being watered, check your security system, or see when Johnny got home from school – and when he went out again.

Photo courtesy of Control4

Did you shut off the coffee pot? Did you leave the sprinkler on? Did you lock the front door? Is the garage door open? Did you turn down the pool temperature? Why do we have five remote controls for the TV? What time did the kids really get home after school?

Despite it being the Technology of Doom for delinquent kids everywhere, today's 'smart home' automated systems are taking the panic out of the questions we all have whether we're at work, doing errands or taking off for a two week Costa Rican holiday. Beyond its stress-relieving properties, integrated smart home technology can save loads of time in

myriad ways. Sean Sullivan of SuRe Innovations says beyond taking the stress out of the "what ifs", today's smart home can be tailored and automated to do all your thinking for you based on your unique needs and lifestyle. And it does it to make your daily life easier, as well as looking after things when you're away.


"If you think way back before the days of computers and remote controls, the living rooms of the 1960s maybe had a plug-in for the TV and a lamp. Fifty years later, our homes and systems in them have evolved," explains Sean. "The furnace isn't simple today. Lighting and sound systems are complex. You

just can't know everything anymore and people spend a lot of time, frustrated, trying to manage everything."

Much like the proverbial man behind the curtain in The Wizard of Oz, Sean says the key to the system is to have it all look simple on the surface and work efficiently behind the scenes through a central hub. Smart technology is a victory for spouses everywhere who long lamented, "Why can't we have one remote with a TV or movie button and sound control on it?" Gone too is the last minute fumbling with setting timers for lights before leaving on holiday or a business trip. Adjusting temperature,

setting alarms, pulling blinds, remembering to get a spare key to a neighbour to watch the house, are all time-consuming tasks that still left us with the nagging question, "Did I lock the back door?"

With one touch of a fingertip for 'home' or 'vacation,' a multitude of tasks you once did – or tried to do – now just happen. If you're going about your daily chores, one touch of a button when you get home with groceries will activate everything you once had to walk around and do manually. If you're away from home and want to check in, you don't have to spend your time trying

to track someone down by phone to go to your house. Smart homes can be checked from your iPhone; you can see live security camera views (or back them up to check a particular time). If you get an alarm notice on your phone, you can pinpoint exactly what the issue may be. Instead of imposing on a friend to water your garden and lawn, you can tell the house to do it. If your neighbour's kid is coming in to walk the dog or feed the fish, a dedicated code to get in tells you exactly what time he went in and makes sure all systems return to pre-determined settings when he leaves. All this can happen at the touch of a finger, whether you're across town at the mall or sitting poolside in Majorca. 



An inconspicuous panel with user-friendly technology allows a homeowner to manage a pre-determined roster of functions with the touch of a finger. Those functions are tailored to be useful to each unique set of circumstances.

Photo courtesy of Elan Home Systems

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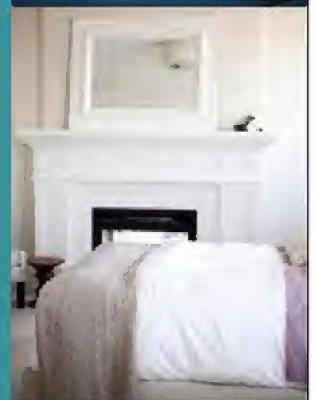
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Today's technology isn't simple, but the way you interact with it can be. That's the concept behind smart home systems.

Photo courtesy of Control4

"The thing to remember about complex technology and a smart home is that it's dumb until you tell it what you want," Sean insists. "It needs to be tailored to your lifestyle and unique situation. If it's not easy and automatic, people are living busy lives and things that do save time and money get neglected. Most people don't know that just by dimming your lights 10 per cent will double the lifespan of your bulbs and save energy. A smart home can be told to do that automatically, or even turn on the lights only when it sees someone come into the room."

Sean always wants people to realize there are more than functional uses for home automation. Beyond practical applications like temperature control, lighting, security, sound and video,

and irrigation, Sean wants to keep the fun quotient high, too.

At the SuRe Innovations Experience Centre on Wentz Avenue (a hands-on home simulation), you get an idea of how easy managing your home environment can be. Go with Sean into the master bedroom "romance scene" and the house all but pours a glass of wine or shakes a dry martini. Instead of couples arguing over which of a half dozen remotes does what, just one touch and the blinds close, the lights dim, and the TV disappears as a little pre-programmed Barry White sultry romance wafts from hidden speakers.

Come to think of it, setting the mood in a smart home just might be the biggest time saver of all. **H**

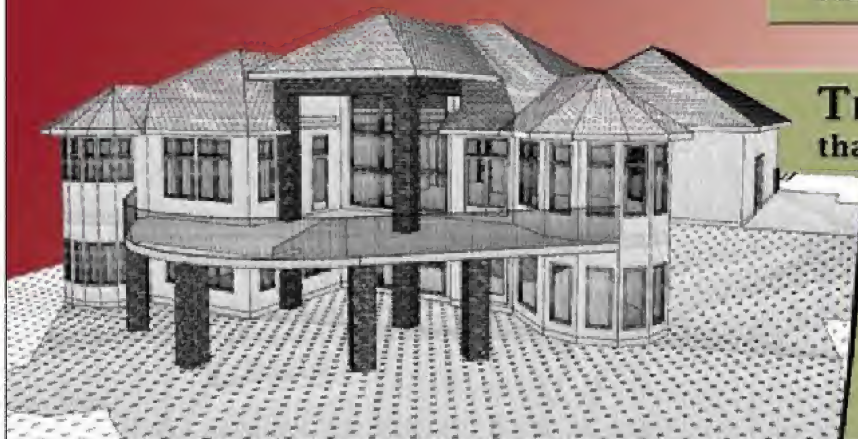
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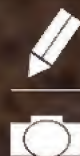
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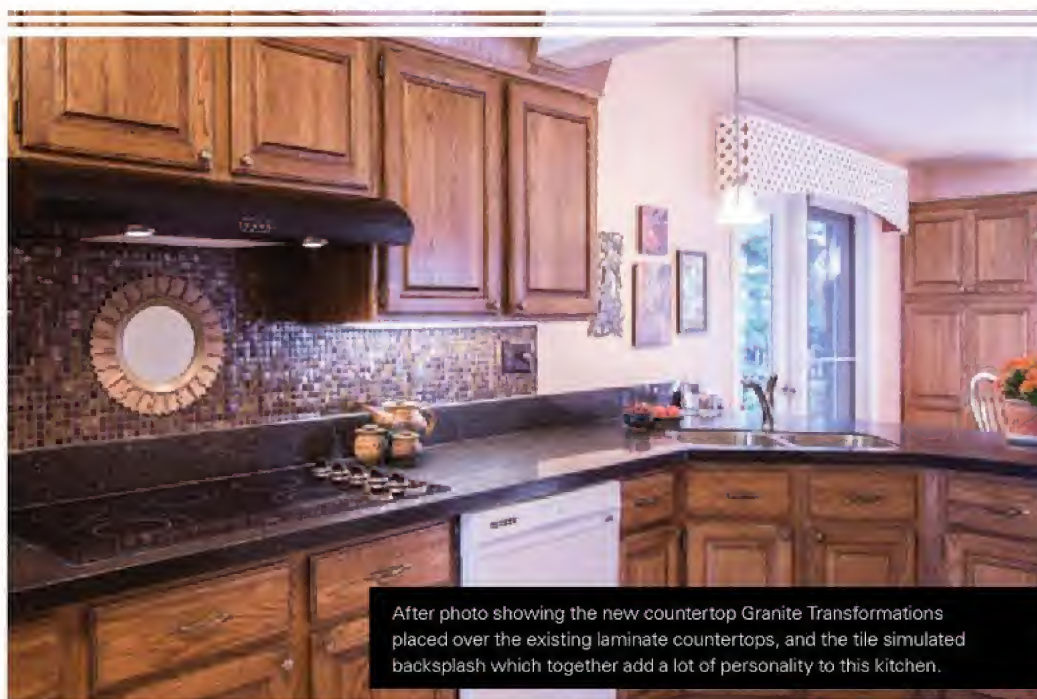
BEFORE
Courtesy of **GRANITE TRANSFORMATIONS**
AFTER
PETE LAWRENCE
PHOTOGRAPHY



Your kitchen: It's just not cutting it anymore. Yet the notion of a complete tear-out – leaving you without access to one of the most important rooms in your home for a potentially long period of time – is a major deterrent as you consider your busy lifestyle. Ripping out and replacing your cabinets and counters is the most common kitchen redesign solution, but the cost and construction commitment can be a deterrent.

Granite Transformations offers a beautiful, time-saving solution by installing engineered granite or glass sheets right over the top of your existing countertops. This no-demolition kitchen remodel will change the look and feel of your home dramatically. The countertop overlay process also eliminates the cost of demolition and can reduce your overall costs compared to brand new countertop and backsplash installation.

"There is no demolition and, just as importantly, the project is completed in one day," explains Chantal Dombowsky, Account Manager at Granite Transformations' Saskatoon location. "All the homeowner really has to do is make sure that everything is off their counters when we arrive first thing in the morning. Then their kitchen is back up and running by supper time - the renovation is complete." 





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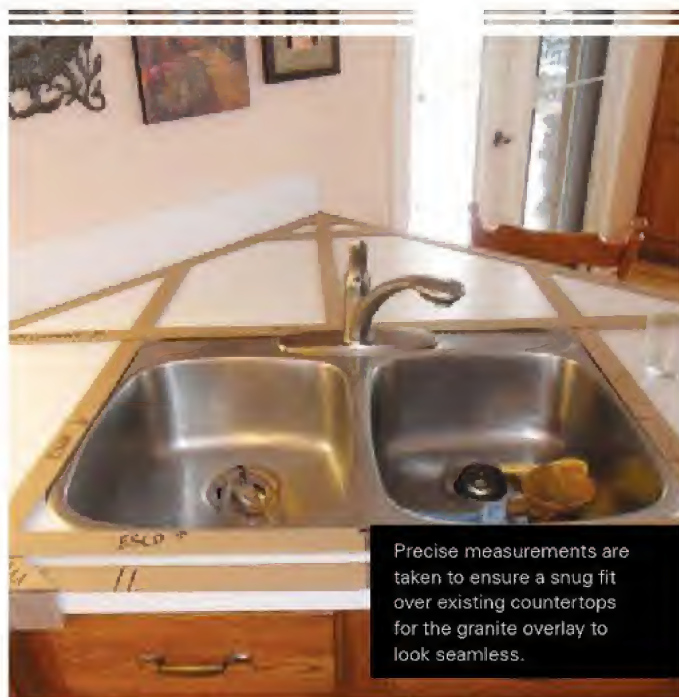
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Even if you do not have an existing countertop, Granite Transformations can install their product on top of plywood. According to Dombowsky, the majority of their clients already have beautiful wooden cabinets, and the countertop is truly all they need to update to bring a modern style to their existing kitchen.

The benefits of using this method of kitchen renovation are extensive. "Overlaying your existing countertops will save you time and energy," says Dombowsky. "The product is engineered with polymer throughout, so you have the peace of mind of knowing that it is sealed for life. It is very low maintenance – all you will ever need is soapy water to keep it clean."

Granite Transformations countertop products are heat, stain and scratch resistant, and VOC emission levels are so safe the product can be installed in elementary schools.

Once you've decided countertop overlays are the

renovation solution for you, colour samples are brought right to your home. You can then compare the extensive selection of design and style choices to your cabinets, the colour scheme throughout your home, and under your own lighting.

"We will take measurements and help you with ideas based on what we discuss," continues Dombowsky. "If you decide that this is the right product for you, we use your kitchen's measurements to order countertop templates, which arrive in our showroom where we do the pre-fabricating on-site, prior to your one-day install."


Any kitchen can qualify for countertop overlays. The product is lightweight, meaning you don't have to worry that it might be too heavy for your cabinet boxes. In fact, it's so light, it can be applied to walls. It is more durable than typical granite thanks to the polymer throughout, which also gives



it flexibility and sustained impact resistance.

Granite Transformations' countertop overlays are not limited to kitchen counters – they offer a beautiful bathroom solution as well. "What is absolutely great about our product lines is that we can carry the color onto the walls and flooring," says Dombowsky. "If you would like to see fuller pieces in your showers, we can do that. We can also do tub surrounds."

Everyone has their own style, which is such a great benefit when doing a kitchen

renovation – the opportunity to completely make the space your own. The more personalized the outcome, the better you'll feel once the renovation is complete. You are the one living in your home – you are the one who must love it. "Our consultants are there to let you know what we have to offer and let you take the reigns from there," says Dombowsky. "They will always give ideas and recommendations based off your answers, but it is ultimately your final decision." 



This granite overlay is engineered with a polymer throughout eliminating the hassle of having to seal it on an annual basis.

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Habitat for Humanity is on a mission to collect 10,000,000 pennies (\$100,000) to help build a home for a deserving Saskatoon family. If you can help this very worthy initiative drop your pennies off at the ReStore, Old Navy, Royal Banks throughout the city, Adecco, Durabilt Windows, or bring them to the Habitat for Humanity


office located at 320-21st Street West.

Habitat for Humanity Saskatoon builds a better Saskatoon for all of us, providing safe, decent, affordable homes for low income, working families. Each family is required to contribute 500 volunteer hours, a form of "sweat

equity", before being eligible for a Habitat home. Upon possession, each family takes on an interest-free mortgage.

The goal is to reach the ten million on or before November 30, 2012 – so check those drawers, couch cushions and pockets and help the cause! 


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STREET NAMES



MEIGHEN CRESCENT

Meighen Crescent is in Confederation Park. It bears the name of Sir Arthur Meighen (1874-1960), prime minister of Canada from 1920 to 1921 and in 1926. A Conservative, he was an excellent parliamentary debater.

Educated at the University of Toronto, Mr. Meighen moved to Manitoba. He served in Borden's Unionist government and succeeded him as prime minister in 1920. The Conservatives were defeated by the Liberals in 1921. In 1925, the Conservatives won the largest number of seats, but Liberal prime minister Mackenzie King retained power with the support of the Progressives. In 1926, Governor General

Lord Byng refused King's request to dissolve Parliament and call an election. He turned instead to the Tories to form a government. Thus, Mr. Meighen briefly became prime minister again until the Conservatives were defeated in the House. The Liberals won the subsequent general election.

Mr. Meighen resigned from the Senate to become Conservative leader for a third time in 1941. He lost a by-election trying to return to business interests. Meighen Crescent was named St. Laurent Street before 1972.

From Saskatoon's History in Street Names by John Duerkop. Used with permission from Purish Publishing Ltd., Saskatoon.



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YOUR AUTUMN HOME CHECKLIST



JEFF O'BRIEN

Sorry to bring up the “w” word, but it’s time to start getting your home ready to withstand another round of winter’s icy blasts! Every season brings new challenges to the homeowner, and we at HOME are pleased to provide this modest “To Do” list for your home this fall:

- Rake your leaves. Yes, it sounds obvious, but if you put it off long enough, you’re going to wake up one morning to snow on the ground, and then it’s too late. Big piles of whole leaves can damage your lawn if left out over winter. But instead of simply throwing them out, why not use them? Some sources suggest mulching the leaves with your lawnmower and spreading them over the lawn to help improve the soil for next year, or spreading the mulch in the garden or around trees and shrubs, to help protect them and provide nutrients in the spring. Similarly, once the ground is frozen, whole leaves can be raked into piles around plants to insulate their roots and help protect them from freeze-thaw cycles, particularly if the snow cover is unpredictable. Just remember to rake them out early in the spring. Composting is always good. At our house, we save our leaves to mix with next year’s crop of grass clippings for that ever-critical ratio of greens to browns in the compost bin. The city also accepts leaves at its compost depots.
- Gutters – clean ‘em. You’ll need them again in the spring.
- Have your furnace inspected and cleaned. The furnace people recommend that this be done annually, and since winter is the season it’s going to get the most use, it makes sense to do it now. Don’t forget to replace your furnace filters regularly, particularly if you have pets.
- Clean your air conditioner and cover it. If your unit is getting older, or if it really seems to have been struggling last summer, now might be the time to start putting money away for a new one next year.
- Turn off the water to your outside faucets (leave them open to let them drain out), blow out your sprinkler system, and drain and store your hoses.
- Put away your tools and store your outdoor furniture. This is probably a good time to organize your storage spaces. If you’re like us, summer is the season of jamming stuff in willy-nilly, and by fall the shed and garage look like teenagers live in them.
- Fall is also the time that all the little animals start looking for a warm place to sleep. Check for cracks and other ways into your house, and put out traps. We use the old-fashioned wire spring traps, as they usually kill mice instantly and thus more humanely than other types of traps.
- If you use your fireplace, have your chimney cleaned every year. Trust us: You don’t want your first clue that the chimney is dirty to be a flue fire. Remember to make sure the damper closes tightly to seal off leaks.
- Test your smoke detectors and check the batteries. If you don’t have smoke detectors, get some. They save lives every day. People often check their smoke detectors when they change their clocks in spring and fall, but since we don’t do daylight savings time here, you’re going to have to figure a different way to remember. Just check back here each issue and we’ll remind you.
- Speaking of which, do you have a carbon monoxide detector? They’re cheap and they save lives.
- Check for leaky windows and doors. Using an incense stick on a windy day works. There are any number of types of weather stripping and window caulking down at the hardware stores – find the one that’s right for you. For windows, especially single-pane windows, shrink-wrap plastic film is easy to apply and an 

effective way to stop leaks. They can also help reduce heat loss, but only if the dead air space created is around $\frac{1}{2}$ - $\frac{3}{4}$ of an inch thick. Otherwise there is too much air movement between the film and the window, which transfers heat to the outside. If you're having serious problems with window leakage, it might be time to think about new windows.

- Storm windows? Do people still have storm windows? If you do, then you don't need us to remind you to put them back up for the winter.
- Put up your Christmas lights. No, seriously. At our house, we always put this off until December then curse ourselves for waiting, because it's a lot easier to do them when it's still nice outside instead of -50 degrees with a windchill.

We're not talking about 20-foot-tall Santas and life-size Nativity scenes, of course, just the strings of lights along your house eaves. If you're still using those big, electricity-sucking Christmas lights you've had for 20 years, why not replace them with something more energy-efficient? LED lights, for example, can use up to 90% less energy than conventional incandescent light strings and can last up to 20 times longer. Make sure to buy good quality strings.

- Finally – sharpen your skates, wax your skis, re-tape your hockey sticks and get ready for winter! ❄️



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WINDOW CONDENSATION

Frosty window panes look great on Christmas cards. In real life, persistent condensation can damage window frames and walls, and may be a sign that your windows are leaking heat and costing you money. To find out more, we talked to Chris Blocka, president of Denovo Window & Door.

When warm, humid air hits a cold window pane, you get condensation. The higher the humidity, the bigger the problem, so the first thing Chris suggests is to control your humidity levels. Running household exhaust fans while showering, for example, or while boiling water for cooking can go a long way to reducing window condensation. Extremely low humidity levels can make people very uncomfortable and can cause other problems, such as gapping in hardwood floors. But a small, household hygrometer can be had quite cheaply from any hardware store and will help you keep your

humidity levels within an acceptable range for both people and windows.

Air movement also helps to keep windows clear, which is why they put furnace vents right underneath them. If you have blinds, make sure there's a space between them and the windows, and keep them pulled up a little to improve air flow against the glass.

Replacing old, single-paned windows with modern multi-paned sealed units can really help, for the simple reason that the interior pane is warmer and less prone to condensation. As a side benefit, modern windows will reduce your energy bills. Ironically, Chris has had people complain that with their new windows, they're getting condensation where they never had it before. Of course the answer is that their old windows leaked like crazy, creating air currents that kept them clear.



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